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THE RICHMOND TERMINAL

Richmond's oldest news-
paper; has the confidence
and support of pioneers.

VOL. XXIII.

RICHMOND, CALIFORNIA, FRIDAY, APRIL 2, 1926

No. 14

Wartime Insurance For Many Veterans

Thirty Billion Dollars
For the Soldier
Boys

Washington, April 2.—Over 30 billion dollars worth of wartime insurance is now waiting in the vaults of the United States Veterans' Bureau to be reclaimed by world war veterans. The dead line is July 2, 1926. Four million American world war veterans will lose their rights unless on or before July 2, 1926 they take steps to protect them. July 2, 1926 is the final date set by congress to reinstate and convert their lapsed and unconverted insurance.

A veteran in good health may apply on or before July 2, 1926 for the reinstatement of all or any part of his term (War Time) insurance which has lapsed for a period of more than three months in multiples of \$500 but not less than \$1000, by submitting an application for reinstatement and a report of a complete physical examination together with a remittance covering two monthly premiums on the amount of insurance to be reinstated. A physical examination will be made free of charge at the San Francisco regional office. This examination may also be secured, at the expense of the applicant, from any reputable physician licensed to practice medicine.

Further information and blank forms will be gladly furnished on request by letter, telephone (Garfield 3466) or personal call to Major Frederick A. Royce, Chief of Cooperation Section, San Francisco Regional Office, U. S. Veterans' Bureau, 883 Market Street, San Francisco, Calif., who is immediately in charge of the insurance activities of the San Francisco office.

Veterans of Two Counties to Banquet

The veterans of foreign wars of Alameda and Contra Costa counties will hold their first annual picnic at Ramona, San Ramon Valley, Sunday, May 16. The program will include athletic contests, dancing, baseball, speaking, barbecue, etc. A cup and trophy will be given as prizes.

R. M. Griffin of Berkeley and R. W. Willis of Martinez are the chairmen.

School Heads to Convene in South

County Superintendent of schools W. H. Haulon has called a convention of the principals of the county high schools and elementary schools to be held in Pasadena, for the purpose of forwarding correlation of the institutes. The date will be announced later.

"The Resurrection"
Mrs. Iris Allen, reader of national reputation, will deliver "The Resurrection" this evening at the First Christian church.
Rev. Frank A. Woten will deliver an address Wednesday evening on "The Unity of Jesus Christ" at this time.

Accept Church Plans

Richmond's zoning commission has accepted the plans for the new church and parish house of the Grace Lutheran church at 13th and Barrett. The city ordinance barring church buildings from this vicinity was repealed.

Frederick Ward May
Attend Rosas
Fiesta

San Jose, April 2.—The Fiesta de Las Rosas Executive Committee announced today that Frederick Ward, most famous of Shakespeare tragedians, has been invited to attend the Fiesta, May 20-22.

The further announcement that Ward will probably be at San Jose four or five days during the festival week and give a number of talks in the Shakespeare Garden is indicative of the high standard of entertainment the fiesta committee has in store for visitors.

Rosamunds bower, Anne Hathaway's cottage, bird baths, fountain, and busts of Shakespeare will all add to the natural beauty of this temporary Shakespeare Garden, the only one of temporary nature in the world. It will be the one complete garden of its kind in California and it is expected that a great many visitors will wander thru the garden to actually try to realize the advantages Mother Nature has bestowed on Santa Clara Valley.

Bath House Cannot Accommodate All

Richmond's municipal bathhouse has proved to be a good investment—so far, at least.

The crowds in attendance at the bath during the past week have been so large the city council Monday night decided to add additional lockers on the balcony at the east side of the building.

The plans for the improvement have been submitted to the state board of health for their approval. The heating plant for the baths, installed by John Greyson, was accepted by the council.

Street Construction In Walnut Creek

Construction of the \$100,000 street improvement program in Walnut Creek began Tuesday with surveyors running the preliminary lines of the streets. All the main highways of Walnut Creek, not at present paved, are included in the program.

The cost of paving, including gutters, curbs and sidewalks will be \$100,000.

Lofty Mountain Peak Scaled by Canadians

Last summer witnessed one of the greatest exploits of mountaineering ever recorded—the conquest of Mount Logan, the highest peak in Canada, which rises to a height of over 19,000 feet.

The Canadian Alpine club expedition, which triumphed over all obstacles and reached the summit of Mount Logan, originally consisted of eight members, but two of them had to abandon the attempt because of frost-bite and general exhaustion before attaining their goal.

On the last lap of the ascent, when the party reached what they believed to be the highest point of the mountain, they found yet another peak towering above them. To attain this they had to descend a thousand feet into a valley between the two peaks before again beginning to climb.

This final peak was heart-breaking work, as the party had to make progress up a steep snow and ice slope, terminating in a knife area that led to the summit. The temperature when they gained the top was four degrees below zero.

Wood Says No Color Line Drawn in Schools

Sacramento March 31.—State Supt. of Schools Will C. Wood in rendering a decision on drawing the color line, states that there is no state law prohibiting negroes and Mexicans from attending our public schools. The question was taken up with the state school office at the request of patrons of the Corcoran elementary school district of Kings county.

Tanko's Pal Must Swing

San Francisco, April 2.—The supreme court yesterday denied the appeal of Floyd Hall, charged with the murder of Joe Litzberg at Sacramento.

Hall and Tanko, the latter still at large, made a sensational escape from San Quentin several months ago, committing a number of robberies and ending in the killing of Litzberg.

District Attorney Says Alien Bids Legal

Martinez, April 2.—District Attorney A. B. Tinning has rendered an opinion that a public contract can be awarded to an alien without violating any law, such transactions being legal.

The question arose in awarding the Richmond school building contracts, amounting to \$100,000, to P. M. Sanford, who is not a citizen of the United States, but has applied to the Canadian government for citizenship papers.

Sanford enlisted in the Canadian army in the world war and was required to do so under oath of allegiance to the Canadian government.

Negro Bandit Will Ask For Probation

Martinez, April 2.—Walter Johnson, 21, negro bandit who made an unsuccessful attempt to hold up and rob the Oakley bank Saturday, is held in jail here in default of \$5000 bail. He intends, it is said, to plead guilty and ask for probation.

Doesn't Pay To Throw Political Mud

Pittsburg, April 2.—Pittsburg's city council, after a hearing, overruled the city manager of false charges brought against him. The city manager, Roy Watkins, was not only exonerated, but the council advanced his salary \$50 per month.

Russian Priests Bob Hair

Russian priests are bobbing their long hair after the fashion of the American girls. Some of them are also discarding their beards. This is done for reasons of hygiene and convenience, but more particularly to render their appearance on the street less conspicuous, for among atheistic Bolsheviks a priest is looked upon with disdain. Formerly members of the Russian orthodox clergy wore long flowing hair which fell loosely over their shoulders, giving them a patriarchal appearance. Many of them cultivated bushy whiskers which reached almost to their waists. Ever since the Soviet government separated the church from the state, large numbers of priests and bishops have been discarding their clerical robes. They found if they wore their ecclesiastical garb they could obtain neither employment nor recognition.

St. Louis now has more telephones than all Italy.

Driver Changes Mind Bus and Two Cars "Mix It"

Police Judge C. A. Odell narrowly escaped serious injury Saturday on the highway near Manteca, when a passenger bus and another machine mixed it with the Judge's car. The cause of the bad crash was due to the sudden change of mind of the "machine" driver who originally intended to let the bus pass but suddenly got a different idea. Result—a crash, in which the Judge's car was badly bent and battered. Luckily, no one was hurt.

CITY BRIEFS

Oscar Brooks has purchased a home at 1726 Roosevelt.

Striped bass fishermen are falling over each other at the Rodeo wharf. Good catches are reported.

The Pinole Carnival Committee is preparing for the biggest of all shows.

Pinole will be in the gas belt by July first, the 7 mile ditch to start soon.

There were seven booze raids in Benecia Monday night.

Mrs. John Bishop of 11th st. left Tuesday for Kansas City where she will visit relatives.

Gus Griffith of Albany, traveling salesman, was a Richmond visitor yesterday.

Candidates Lining Up For Ballot Battle April 12

(Albany Argus)
The city election is looked forward to as one of the big days of the spring season, when candidates will contest for the respective seats made vacant by City Trustees B. W. Mowday, Louis White and Frank Roberts.

Mowday is filling out the unexpired short term of former Mayor, O. C. Marr. Mowday will not run. Frank M. Morgan will try for this place, the short term.

Ed H. Spatz and Jack Mattos will try for the four year terms, incumbent Roberts retiring, and incumbent White announcing his candidacy for re-election.

El Cerrito will also hold her municipal election April 12. Those in the field for trustees are Kirk Gray and C. W. Zimmerman, incumbents; Phil A. Lee, Hans M. Nissen and Mrs. Grace McCarthy.

May Be Noisy Time

Candidates for municipal offices in El Cerrito will be the guests of the men's club of that city at a bean supper. Boy Scouts are selling jickets for the affair.

The average American spends twice as much on candy and soft drinks as he does on telephone service.

There are more telephones in the State of Michigan than in the entire continents of South America and Africa put together.

Preservative treatments which prolong the life of telephone poles and cross-arms save the telephone users of the United States a million dollars a year.

In proportion to population, Vermont has ten times as many telephones as Belgium.

More than 11,000 motor vehicles are in use throughout the Bell System.

The first telephone patent was granted to Alexander Graham Bell on March 7, 1876.

Public Ownership Not Consistent in All Cases

Washington, D. C., April, 1.—It was never the intention of the founders of our government to have it go into business competition with its private citizens. Every time it enters the field of business it does a lasting damage to large numbers of its people and adds a double burden on the taxpayers who must make up the tax revenue which government-owned enterprises are exempted from paying.

The greatest sufferers from government competition at present are the small publishers and printers who cannot compete with the tax free government owned printing plant which prints and sells return-addressed stamped envelopes. There is much agitation to discontinue this abuse but at the same time we see the country flooded with political propaganda to launch the government in other branches of industry. All such proposals are contrary to the true spirit of our constitution.

The fundamental point the American people must consider is not so much whether they want public ownership of some particular industry, but whether or not they want to change our entire form of government, the cardinal principle of which is a recognition of the right to private property and the development of private enterprise under government protection, to a system which does not recognize the right to private property and which would have the government step in and take over the various business enterprises which heretofore private citizens have had a right to operate.

To Restore Fertility to Region of Apulia

To conquer water with water is the program undertaken by a reclamation consortium in Apulia, which before 1000 A. D. was perhaps the richest section of Italy, has in later centuries become one of the poorest because of deforestation, soil exhaustion and general neglect. Its particular curse has been water, both too much and too little of it. The porous soil lets the rain pass through to a lower level, leaving the upper stratum parched during a large part of the year, while the subterranean reservoir reappears at the surface later, through periodic sinking of the overoil, and creates malarial swamps. Ordinary irrigation is thus a useless task. But the experts of the consortium have hit upon the idea of raising the needed irrigation water from the subsoil by means of many small electric pumps. And these pumps are to get their power from water imprisoned in an artificial lake in the nearby hills.

Little Wonder That Tires Are Punctured

If it wasn't for tacks and nails in the road, tire expense wouldn't be near as high notwithstanding the English rubber monopoly. As an experiment an Idaho copper hung a big electric magnet from the rear of one of its trucks, supplied it with current from a storage battery, then swept the roads near its plant, gathering up a surprising lot of loose junk. Afterward the state highway department repeated the experiment and from seven miles of slab road on the Yellowstone trail the magnet gathered up 603 pounds of nails, bolts, tacks and similar scrap which punctures tires. Now if somebody will find a way to remove the constantly increasing amounts of broken glass from the road, this will be a great world to live in for those who ride in Mr. Ford's chassis.—Capper's Weekly.

THE TERMINAL, Richmond's Independent newspaper.

Money would be controlled and directed like any other resource. "Taking the profit out of war" is not synonymous with "conscription of wealth" as it is sometimes regarded. The latter is a theoretical project, prohibited by our Constitution, contrary to the spirit of our social and political institutions, and impossible in practice. Taking the profit out of war is an orderly and scientific development of the economies and conduct of modern war, necessary to the effective mobilization of national resources and indispensable to equalizing the burdens of war among the armed and civilian population. Born of experience and proved by practice, it removes some of the most destructive concomitants of modern war—the confusion and waste incident to war time inflation.

This term "conscription of wealth," used by so many, has created a hope among those of socialistic tendencies, and a fear among those who, like me, believe in our system based upon personal initiative and reward, of a taking of money, without payment, for the use of State. Neither the hope nor the fear is justified by the recommendation heretofore contained or by our experience in the war. The use of money should be controlled and directed in a national emergency. A man should no more be permitted to use his money as he wishes than he should be permitted to use the production of his mine, mill or factory except through the general supervising agency. This was being done toward the end of the war.

Taking the Profit Out of War

By BERNARD M. BARUCH

Reprinted from The Atlantic Monthly.

[The February issue of the Atlantic for 1925 carried a paper by Mr. Sidney Huddleston dealing with the general subject of "taking the profit out of war." The first-quoted phrase was put into the language by the War Industries Board toward the close of the World War through its efforts to eliminate all war profits. Mr. Huddleston's article came to the attention of Mr. Bernard M. Baruch, chairman of the War Industries Board and administrator of the non-profit plan, and (as he writes us), since it seemed to indicate a growing interest in the idea, induced him to invoke practical means to bring about a full comprehension of taking the profit out of war in the various great countries of the world. To this end he responded to a suggestion of Mr. Owen D. Young, of the Paper School of International Relations at Johns Hopkins University, that he establish a course of lectures there to expound the War Industries Board plan in detail. Later he will proceed to make similar arrangements at leading universities in Great Britain, France, Germany, Italy, and Japan. Agreeing with Mr. Baruch that the subject calls for public knowledge and discussion, it was natural for the Atlantic to turn to him for the following paper.—THE EDITORS OF THE ATLANTIC MONTHLY.]

Continued from last week

If we were to start, in the event of another war, at the place where we were industrially when the World War ended, the President, acting through an agency similar to the War Industries Board, would have the right to fix prices of all things as of a date previous to the declaration of war when there was a fair peace time relationship among the various activities of the nation. It would be illegal to buy, sell, serve or rent at any other than these prices. Brakes would be applied to every agency of inflation before the hurtful process started. An intelligent control of the flow of money and materials would be imposed, instead of having the blind panic heretofore ensuing on the first appearance of the frantic demands of war. The Draft Board would have before it the rulings of the priority committee, together with the estimated needs of every business and profession in its relationship to the conduct of the war, and men would be selected accordingly. The Draft Board could more intelligently decide, with the advice of the priority committee, many of the problems with which it would be faced. There would be no sending of men to the trenches who were not needed to support industrial war work, and then bringing them back again. Businesses not necessary to the winning of the war would be curtailed. The Draft Board would have that information before it.

The prices of all things being fixed, the price fixing committee would make any necessary adjustments, as was done during the war. Under the system used in 1918 these prices were made public and adjusted every three months, so that any consumer or producer had his day in court when he considered prices unfair. The man who complained that during the war prices were too high had this ready recourse to hand.

In the meantime all the industries of the country would have been mobilized by the formation of committees representative of each industry as was done in the World War. Over them would be placed a government director or commodity chief. The various government departments would appoint committees representing their requirements, so that the committee the resources of the nation would be represented and on the other the demands of the government. The government director would stand between to decide, in conjunction with the priority committee, to what department supplies should go.

Money would be controlled and directed like any other resource. "Taking the profit out of war" is not synonymous with "conscription of wealth" as it is sometimes regarded. The latter is a theoretical project, prohibited by our Constitution, contrary to the spirit of our social and political institutions, and impossible in practice. Taking the profit out of war is an orderly and scientific development of the economies and conduct of modern war, necessary to the effective mobilization of national resources and indispensable to equalizing the burdens of war among the armed and civilian population. Born of experience and proved by practice, it removes some of the most destructive concomitants of modern war—the confusion and waste incident to war time inflation.

This term "conscription of wealth," used by so many, has created a hope among those of socialistic tendencies, and a fear among those who, like me, believe in our system based upon personal initiative and reward, of a taking of money, without payment, for the use of State. Neither the hope nor the fear is justified by the recommendation heretofore contained or by our experience in the war. The use of money should be controlled and directed in a national emergency. A man should no more be permitted to use his money as he wishes than he should be permitted to use the production of his mine, mill or factory except through the general supervising agency. This was being done toward the end of the war.

General Crowder, who was in charge of the draft, had asked the chairman of the War Industries Board where he could obtain additional men needed for the Army in France with the least possible dislocation of the war making industrial civilian machinery, and we were in the process of replacing male labor with women. By a system of priorities the Board was allocating to our own Army and Navy, to the Allies and to the essential war industries the things they required. It was making priority rulings as to transportation and they were being followed out by the Railroad Administrator. The Fuel Administrator distributed fuel only on the rulings of the War Industries Board. The Board was engaged in disentangling and removing the many conflicts and competitive efforts involved in labor and buildings that had previously occurred because of lack of any co-ordinating agency. It was allocating power and making regulations for the hitching up of scattered units of power. It was changing munitions orders from congested to less congested districts. It had actually carried into effect an order that no building involving \$2,500 or more could be undertaken without the approval of the War Industries Board. No steel, no cement, no material or a bit of land could be used for any purpose whatsoever unless the War Industries Board permitted it. No steel company could sell over five tons of steel unless approved by the Director of Steel. The Treasury would not permit the raising of money for any industrial or financial operation unless it was approved by the War Industries Board. The President issued an order that no commanding should be done by the Army, Navy, Shipping Board or Fuel Administration without the approval of the chairman of the War Industries Board. Every raw material industry and indeed practically every industry in the country, was organized through appointment of committees, and none of these industries would do any business except under the rulings promulgated by the Board. Standardization in every industry was rapidly proceeding. These rulings were made known through the issuance of official bulletins at irregular intervals and were distributed by the press. We were endeavoring to arrange it so that the fighting forces were to receive the things which they needed and no more, so that whatever was not actually required at the front was left to civilian purposes. Industries were curtailed, but never destroyed; they were not killed. Industries were not use of men, money and materials rapidly being brought into a condition which I have previously

Continued on page four



Alabastine

—a dry powder in white and tints. Packed in 5-pound packages, ready for use by mixing with cold or warm water. Full directions on every package. Apply with an ordinary wall brush. Suitable for all interior surfaces—plaster, wall board, brick, cement, or canvas.

instead of Kalsomine or Wall Paper

Ask your dealer for Alabastine colorcard or write Miss Ruby Brandon, the Alabastine Company, Grand Rapids, Michigan.

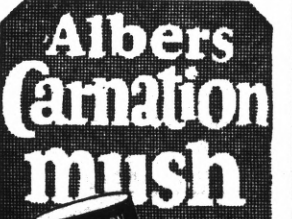
Get an Alabastine Color Card

One-Cent Lights Predicted

Electric lights so tiny that it would cost only a cent for current to keep them burning for an entire year are reported as possibilities by the Popular Science Monthly. The new lights were discussed at a recent meeting of the Illuminating Engineering society in Detroit.

Ownership

Don—Does that car belong to you? Earl—Well, no, but it will by the time it is worn out.



Carnation Mush brings to your breakfast bowl all the flavor, all the nutriment, of golden wheatfields. And does it in 5 minutes—thanks to the Albers process. Ask your grocer!

Albers made for better breakfast!

Carroll's Syrup

Relieving Coughs for 59 Years. Carry a bottle in your car and always keep it in the house. 30c and 90c at all druggists.

LEONARD EAR OIL for DEAFNESS and HEAD NOISES. Price \$1.00. At All Druggists. Do this: RUB ABOUT EARS/NECKS ON REQUEST. A. O. LEONARD, INC. 70-STATE, NEW YORK.

Garfield Tea Was Your Grandmother's Remedy. For every stomach and intestinal ill. This good old-fashioned herb home remedy for constipation, stomach ills and other derangements of the system so prevalent these days is in even greater favor as a family medicine than in your grandmother's day.

Don't Suffer With Itching Rashes Use Cuticura. Cuticura is the most effective remedy for itching rashes, eczema, and other skin conditions. It is safe, gentle, and effective.

FIRST BILL TO AID THE MAN IN TOWN

Passage of Senator Stanfield's National Home Loan Bill Would Be Congress's Only Recognition of City Dwellers.

CRISIS CONFRONTS NATION

A Large Majority of Our Salaried or Wage-Earning People Are Mere Tenants and But a Small Per Cent Own Houses in Which They Live.

New York.—In an impressive speech over the radio station WMCA, Robert N. Stanfield, United States Senator from Oregon, told how he became inspired to introduce a bill that, if passed, would be the first recognition by the Congress of the United States of the man in town—that neglected class which works in the factory, the shop, the store or the bank. Senator Stanfield's address was, in part, as follows:

My unseen friends it is my privilege, through the courtesy of station WMCA, to broadcast a message concerning the greatest of all institutions in the history of the world—the home.

My message, however, deals with the home as an American institution—its relation to our Government, and the relation of our Government to the home.

The constantly decreasing ranks of home owners in our great Republic in the face of a constantly increasing national wealth, is indeed cause for concern. The fact that but a small percentage of our American families today own the houses they occupy inspired me to introduce, in the United States Senate, a bill known as the National Home Loan Bill, providing the machinery for the creation and operation of National Home Loan Banks.

Today the United States, the richest nation in the world—possessed of a wealth in gold and resources in excess of that of any other government in the history of nations—is confronted by a real problem, and actually approaching a crisis. A large majority of our salaried or wage-earning people are mere tenants, and but a small per cent own the houses in which they reside.

To meet the growing demands of commerce and industry and of our financial institutions, Congress evolved the Federal Reserve system, and thereby provided a more liberal and practical system of credits and exchange. The Federal Reserve bank notes, issued on the basis of physical value, serve every purpose that gold, silver, gold or silver certificates, United States and National Bank notes, or any other kind of national currency serves. The Federal Reserve Board is not limited in the issuance of reserve bank notes, and it may supply all the funds required by commerce and industry at a low rate of interest. The business judgment of the Federal Reserve Board is the only governing factor in the matter of credit extension or the issuance of reserve bank notes.

Our Government next came to the rescue of Agriculture by the creation of a Federal Farm Loan Bank system. The farmer has been able, through this system, to refund his land loans and re-finance on more favorable terms and at lower rates of interest, while the Federal Land Banks are able to secure all the necessary funds by selling interest-bearing bonds secured by the hypothecation of farm mortgages. This system as first established was broadened and extended by providing for Intermediate Credit Banks. Thus has agriculture been relieved in its financial requirements, and provided with a channel through which it can secure long-time loans, and intermediate time-loans, with lower interest charges upon both real estate and chattels.

In the few years that have elapsed since the creation of the Federal Land Bank and the Joint Stock Land Bank, these institutions have loaned through out the United States on agricultural lands approximately \$2,000,000,000. These loans have been a boon to the individual borrower and to national business alike.

The creation of National Home Loan Banks, under the provisions of the proposed bill, would provide the machinery for the financing of residential property investment along much the same general line as that provided for farm property under the provisions of the Land Bank system, and thereby bring the possibility of home ownership more nearly to the door of every city dweller in the land. It would eliminate from home financing all unjust and excessive charges, and abolish the system of carrying interest upon the entire principal to the date of the last payment, as now practiced by some loan associations. By the low interest rate provided, it would furnish an incentive and create in the heart of every working-man and woman the ambition to own the house in which they dwell. It would provide the easiest possible terms upon which a home could be purchased consistent with sound business.

The enactment of a law providing for the creation and supervision of banks to make loans on improved residence property would meet a necessity as great as that which brought about the creation of the Federal Reserve system and the Land and Intermediate

Credit banks. It would be the first recognition by the Congress of the United States of the man in town—the man who works in the factory, the shop, the store or the bank—the man who absorbs transportation and distribution costs; the man who pays and pays and pays, and whose case is generally dismissed with the admission that he is the "ultimate consumer."

The proposed bill would create in the Treasury Department a National Home Loan Board composed of the Secretary of the Treasury and four commissioners to be appointed by the President of the United States, and by and with the advice and consent of the Senate. This board would be vested with power to organize and charter National Home Loan Banks, and to exercise general supervisory and regulatory powers thereover. These banks may be organized with not less than ten natural persons, and with a capital subscribed and paid in or not less than the capital required of national banks organized under the National Banking Act as amended. They may make loans upon improved residential real estate, issue and sell bonds and real estate mortgages. They will be subject to the same supervision, regulation and inspection as is exercised by the Government over the commercial national banks and the Federal farm loan banks. Loans would be authorized when secured by mortgages that are first liens on residential real estate occupied or to be occupied by the borrower. These loans may be made for an amount not in excess of 60 per cent of the value of the land and the permanent, insured improvements, but shall in no case exceed \$10,000. It is the purpose and intent of this provision to care for those who need such benefits—the man who requires from \$500 up to \$10,000. Interest rates are regulated by the national board, and will be as low as practicable, but in no case more than 2 per cent above the rate paid upon the last bonds issued and sold by the bank. Every mortgage shall contain an agreement providing for the repayment of the loan within a definite period not exceeding ten years or on an amortization plan by means of a fixed number of monthly installments of sufficient amount to extinguish the loan (principal and interest) within a period of not less than five nor more than fifteen years. Banks would be chartered by the National Home Loan Board throughout the country in the various states.

The pride of ownership is man's greatest incentive, and it brings out his best qualities. This is in evidence from the cradle to the grave. The baby cries for his rattle; the boy fights for his kiddle car or bicycle, and the girl clings to her doll, and step by step, this process unfolds until every man and woman feels the great desire for a home—a home and all it means—a home to cherish and to defend.

When the wholesome play-day of youth is passed, the thought of self and future, the thought of occupation and position in life, and the thought of home and family possess the soul and mind of every worthwhile young man and woman in the land.

Better men, better women, better children and better citizenship are the fruits of better homes and home ownership. Therefore, making the way easier for our people to secure the opportunity to own their own homes is one of the greatest things our Government can do. The men and women who bow beneath the burdens of the world are entitled to the best opportunity to secure a home that is not paternalism—it is justice.

A system of sound financial relief can be organized under the supervision of the Government that will deliver these people from unnecessary burden, a system that will furnish the opportunity to own their own homes and the inspiration to every man and woman to own his or her home, by providing home loans at a very low rate of interest and small installment payments. It would be self-sustaining and not a burden upon our Government.

I believe that the creation of National Home Loan Banks, as provided in the proposed bill, would promote home ownership, and would gradually reverse the existing ratio as between home owners and tenants. I believe that such a system can be established by our Government.

It is a recognized truth that government is the exact counterpart of its people, and it is equally true that people are the exact counterpart of their government. Better homes will make better people, and better people will make for a stronger nation. The home is the cornerstone upon which civilization has expanded and upon which the nations of the world have been raised. From the dawn of history it has been man's most cherished possession.

The pleasure of possession rests not upon the things we take for granted, such as well-paved streets and the use of the telephone, but upon the possession of those things which are not within everybody's reach as a matter of course.

The working out of a destiny plays an important part in our lives, whether we realize it or not; something to be hoped for; something we may yet work out, helps us all toward the cycle of "contentment." To have all thrust upon us, with nothing left for future advancement, no knotty problems to work out, no chance to help make things better, would rob life of much that, while at times it seems dull, yet adds color and character.

I have steeled home ownership, the mere having of a home is not the end, for in the home must be home-keeping hearts, the family, children, good books, and a leadership that builds for better and truer things.

Golden State

News of Interest to All

Tom Mix, the motion picture actor will be king of Raisin Day at Fresno April 15th.

California has become the world's greatest, as well as its best, flower seed production section.

The fourth annual meeting of the Ventura County Ice and Milk company was held in Oxnard recently.

Formal opening and dedication of the Knights of Columbus new four-story, \$300,000 building at San Jose was held recently.

The Economic Food company of Fresno opened in Hanford, Kings county, its twenty-first store in the San Joaquin valley.

Farmers' wives in Stanislaus county plan to do bookkeeping for their husbands in an effort to put agriculture on a business basis.

The Great Western Power company of California has undertaken two large construction projects in the island territory of the Sacramento river.

Formal decision to erect a municipal swimming pool in the Gridley city park has been reached by the board of trustees of the city of Gridley, Butte county.

The Swaine and Hutchinson lumber companies, both of Oroville, Butte county, will commence spring operations of their local mills in a short time.

Representing an investment of \$400,000, inclusive of the lots, the Hotel Marysville, a five-story brick structure, is rapidly nearing the occupancy stage.

A conference was held in Fresno March 26 and 27, with the object of formulating a sound agricultural program applicable to this state and adjacent territory.

Benjamin E. Page, president of the Hellman Commercial Trust and Savings Bank of Los Angeles, and prominent in club circles, died at his home in Pasadena recently.

Dr. T. W. Tillotson, Calipatria, is experimenting with a reed-like plant from China on his ranch. The plant furnishes a fiber which may be used as a substitute for cotton.

Construction of a new hatchery, replacement of two others and an addition to the Mt. Shasta hatchery of the California Fish and Game commission were announced in Sacramento recently.

Building activity took a decided spurt in San Gabriel, Los Angeles county, when on one day permits were issued for twenty-two new dwellings the total valuation of which was placed at \$140,000.

The city of Livingston, near Merced, Merced county, will soon boast its own chamber of commerce. Thirty-five merchants and professional men have pledged their support to the projected organization.

B. M. Eusey of Highland, San Bernardino county, has purchased the thirty-acre J. B. Benson orange grove for a consideration of \$48,500. This is more than \$8,000 an acre, considered an exceptional price.

Rabbits, from the hutch to the time they adorn milady's shoulders fashioned into an exquisite wrap, were displayed recently at the opening of the Sierra Fur Farm, Montrose. Approximately 1,000 visitors attended.

Work on the new American Legion memorial building has commenced in Susanville, and will be rushed so that the structure may be completed before the annual state legion convention which is to be held here next August.

Mrs. Elizabeth Boedfeldt, pioneer resident of Colusa county, is dead at the age of 73. She was born in New Orleans, but came across the isthmus of Panama and thence to California with her parents while yet a small child.

Building permits, totaling \$38,500, were issued during the last month by the city of Watsonville building department. The largest permit for the month is for a packing house by N. L. Russo and company. The estimated cost is \$11,000.

A constantly passing show of California beauties is the aim of the Manufacturers' Association of southern California, as a feature of its brilliant California-Maid Exposition to be held at the Shrine auditorium in Los Angeles next month.

Led by the "million-dollar" band of Aahmes Temple, 1500 Oakland Shriners will visit Merced, April 17, for a banquet, to be followed by a band concert and dance. The following day the visitors will journey to Exchequer to inspect the giant dam.

Isabel Victor, Santa Cruz, who was born in Santa Cruz 81 years ago and was baptized by the Franciscan friars in the old adobe mission of Santa Cruz, died recently. Her father was Robert King, an Englishman, and her mother, before marriage, was Stefana Juarez of an old California family.

B. G. Roke, Lindsay, Tulare county, has installed new equipment in the Lindsay Produce Packing House company's plant which will supply produce for Valencia crops of the growers who in former years shipped through the Hillside house, destroyed by fire recently.

The Humboldt County Farmers association is considering forming a league to protect frogs. The farmers are determined to prevent the destruction of frogs in the county, which they deem helpful as well as valuable in ridding the country of cut worms and other insect pests.

Huntington Park, Los Angeles county, is now using a "Made in Huntington Park" street marker for boundary lines across the principal streets forming the pedestrian lanes. The marker, which is a product of the Western Washer Manufacturing company of that city, is a circular steel disc, three inches across and one-quarter of an inch in thickness. In the center of this disc is a hole through which is inserted a three-inch steel pin. This is driven into the paving, forming the lane boundaries.

Chester L. Gorrill, well known farmer of Pacheco valley, Shasta county, has made a liberal donation to the Anderson union high school through the "sale" of two tractors, for \$1 each. The tractors were "purchased" for the farm mechanics shop and have proven valuable additions to the mechanical equipment. A regular bill of sale was executed and given to the school by Gorrill, who received besides the \$2 involved in the deal, an expression of appreciation from the school for his generosity.

Setting what is believed to be a construction record in southland building circles, a construction company, during the past few weeks set 154 pilings in the Santa Monica beach sands without the aid of a pile-driver officials of the company announced recently. The pilings are to serve as a stormproof foundation for the esplanade of the new Gables Beach club now under construction. The esplanade will be completed by May 18.

California was represented at the National Safety Conference at Washington, D. C., by two delegates, Mrs. D. E. F. Easton and Mrs. R. L. Carriff, of the California Public Safety Conference, who were appointed by Governor Richardson. This organization, in which 270,000 California women are enrolled, is working to make highway conditions safer for motorists. The campaign slogan is "O. S. S.—Safety or Sorrow."

A study of weather reports for the Palos Verdes estates for the last ten years shows that residents may be certain of at least 355 days of sunshine each year, entire freedom from recurrent wind storms, and absence of frost below the 700-foot level. Records were kept by Dr. Ford Carpenter, meteorologist of the Los Angeles chamber of commerce, at the various different stations on the Palos Verdes project during the years 1914 to 1920.

An injunction suit designed to test the right of the state department of agriculture to destroy shrubs and trees in Sacramento to eradicate the citrus white fly, a dangerous fruit pest, has been filed in the Superior Court by Ivor F. Torrey, Torrey, a local homeowner, has asked the court to restrain the state department from destroying a private hedge and an orange tree on his property.

The new \$60,000 plunge at San Fernando, Los Angeles county, to be one of the finest in southern California, is beginning to take form. Excavation for the pool has been completed and the pouring of concrete is well under way. The sum of \$4,500 has been expended in white tile, which will ornament the walls and floors of the plunge. The place will be formerly opened by May 1.

Glenn county laid claim to the honor of having the oldest county clerk in point of service in California. He is W. H. Sale, who assumed office in 1891, when the county was formed and has been re-elected regularly ever since. The claimants conceded second place to County Clerk R. L. Carter, of Trinity county, who has been in office since 1893.

Though bread proverbially has been termed "the staff of life," the consumption by the average Californian is scarcely a paltry slice per meal. Statisticians of the state department of agriculture have discovered that the annual per capita ration is seventy-two one-pound loaves, or about one-fifth of a loaf per day.

The members of the First Baptist church, at Redlands, San Bernardino county, have decided to start building the first unit on what will eventually be one of the finest church institutions in the west. The first unit is for a church school building and will cost about \$75,000 exclusive of the furnishings.

B. H. Mace, Redding, supervisor of the Trinity National Forest, returning from a week in the California National Forest, where he assisted Supervisor Coffman in taking a deer census, reports that estimated deer population is a little less than 40,000 the number found three years ago.

The citizen's 1926 military camps, which will be conducted at Del Monte, Fort Winfield Scott and Fort MacArthur, San Pedro, will open June 27 and continue until July 6. It was announced a short time ago at Ninth Corps Area headquarters in the Presidio in San Francisco.

Ventura's first modern apartment hotel is being rapidly rushed to completion. The approximate cost is \$85,000.

The annual conference of the Millwork Institute of California was held in Stockton, San Joaquin county, recently.

Preliminary organization of the Slavic County Sportsmen's association was accomplished at Dunsmuir, Slavic county, by representative sportsmen throughout the county. The new organization will be affiliated with the Associated Sportsmen Association of California.

Motorists of California who speeded recklessly and otherwise violated the state motor vehicle act augmented court collections exactly \$392,594.05 during the past year, it was announced recently by Will H. Marsh, superintendent of the state motor vehicle department.

Scientist Working to Find Weight of Earth

An American scientist, seeking to weigh the earth as accurately as possible, has set up apparatus in a cell about thirty-five feet underground and has been at work at odd times for nearly a year. It probably will be many weeks before he completes his work. For his apparatus, he has an instrument resembling a small pile driver with many odd-appearing appendages. In a general way he has set up a miniature system representing the earth, and is attempting to determine the force of attraction between this system and the earth. By the law of proportion he will decide how much the earth weighs. Just how difficult the problem is, is demonstrated by the statement that to determine the force of attraction between a mass of steel weighing 140 pounds and a ball of gold weighing an ounce and a half it is necessary to compute in millions of a grain.

Don't Forget Cuticura Talcum When adding to your toilet requisites. An exquisite face, skin, baby and dusting powder and perfume, rendering other perfumes superfluous. You may rely on it because one of the Cuticura Trio (Soap, Ointment and Talcum), 25c each everywhere.—Advertisement.

Odd Material for Check

A regular check that was cashed by a Kansas bank in 1908 has been unearthed during the cleaning out of a vault. While C. F. Sangster of Lyons, Kan., was busy overseeing the building of his home he picked up a block of soft pine an inch thick, seven inches long and three inches wide and proceeded to write a check on the Lyons National Bank. The check was afterward cashed by Sam Temple, who, in endorsing it, took it to the bank, where it was deposited and stamped "Paid."

DEMAND "BAYER" ASPIRIN

Take Tablets Without Fear If You See the Safety "Bayer Cross."

Warning! Unless you see the name "Bayer" on package or on tablets you are not getting the genuine Bayer Aspirin proved safe by millions and prescribed by physicians for 25 years. Say "Bayer" when you buy Aspirin. Imitations may prove dangerous.—Adv.

Historic Rocking Chair

The old rocking chair in which Rev. Samuel Francis Smith sat when he wrote the hymn "America" has been acquired by the Phillips Andover academy. Smith was a student at the Andover Theological seminary, then a part of the academy, when, in 1832, he composed the patriotic song. He is said to have written the words in half an hour. The chair, long in possession of his descendants, once was carried to California, but has returned to stay.

Roman Eye Balm

Applied at night upon rubbing, will freshen and strengthen eyes by morning. Old Eye Balm, N. Y. Adv.

Old Methods Best

A stitch in time may save nine, if taken skillfully. Nowadays there are too many temporary makeshifts to insure permanent results. What is needed in return to safe and sane methods which, though not always immediately productive, insure in the end largest measure of success.—Grit.

The gas used as industrial fuel in New York state in one year would fill a tank one mile square and twice as high as the Washington monument.

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PE-RU-NA
—a favorite
TONIC
since doctors
got there in a
top buggy

Get a
Bottle
Today

Aches & Pains!
Soreness and
stiffness yield
to **MUSTEROLE**
Soothing relief
comes with
all of musters.
Apply with finger
tips.

MUSTEROLE
WILL NOT BLISTER
Better than a Mustard Plaster

SKIN BLEMISHES
pimples, blackheads, etc., cleared
away easily and at little cost by
Resinol

Heard of but Never Seen
An Indian was arrested for bootlegging among his red friends. The sheriff gave him a sound lecture on the unlawfulness of the act, to which he listened stolidly and then inquired: "No way Injun can get out of this?" "No one can help you now but God," was the reply.

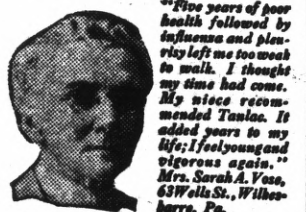
"Huh!" grunted the prisoner. "God heap like Uncle Sam; Injun never see Him."—Boston Transcript.

Wright's Indian Vegetable Pills are not only a purgative. They exert a tonic action on the digestion. Test them yourself now. 372 Pearl St. N. Y. Adv.

When Hanging Mirror
To hang a mirror flat against the wall, the screws should be attached as near to the top of the frame as possible. The higher the screws are the closer the mirror will be to the wall. Sometimes it is possible to fasten the screws to the top edge and this proves the most satisfactory.

Even in Winter
Under old logs, even in winter, you may find centipedes that have but one pair of legs to each body segment and millipedes with two pairs to each segment, says Nature Magazine. The members of one of these groups generally eat plant material, and of the other, animal material.

Young vigor to old folks



One of Tanla's greatest blessings is the new life and vigor it brings to old folks. Every day men and women up in the seventies and eighties thank us for Tanla's wondrous benefits.

Tanla is a natural tonic, made from roots, barks and rare herbs. Harmless to man or child. It cleans the blood, stirs up the liver and puts digestive organs in working order.

If your body is weak and run-down, if you lack ambition, can't eat or sleep, you'll be delighted with Tanla's results. Take Tanla Vegetable Pills for tonic.

PASTOR KOENIG'S NERVINE
for **Epilepsy Nervousness & Sleeplessness.**
"PRICE \$1.50 AT YOUR DRUG STORE"
Write for the Booklet
KOENIG MEDICINE CO.
1045 N. WELLS ST. CHICAGO, ILL.

Stops Itching
Peterson's Ointment
To the millions of grateful sufferers who know about the mighty healing power of Peterson's Ointment for old sores, ulcers, piles, sore feet and chafing Peterson says, "use it for skin and scalp itch; it never disappoints." All druggists, 25 cents.

EYES HURT?
Don't look on your eyes as a mere nuisance. If you have eye trouble, consult a specialist. He will tell you how to relieve your eyes. He will tell you how to prevent eye trouble. He will tell you how to cure eye trouble. He will tell you how to keep your eyes healthy. He will tell you how to keep your eyes clear. He will tell you how to keep your eyes bright. He will tell you how to keep your eyes young. He will tell you how to keep your eyes happy. He will tell you how to keep your eyes healthy. He will tell you how to keep your eyes clear. He will tell you how to keep your eyes bright. He will tell you how to keep your eyes young. He will tell you how to keep your eyes happy.

AT EASTER

The promise of eternal spring is with us strong today. We see it in the budding tree, in every walk and way; The earth is blossoming again With newborn beauty bright, And winter's gloom has vanished in sunlight warm and bright.

The trees that stood so stark and bare With bursting buds are filled, The little brook is singing now The song that long was stilled; New verdure springs in every field, The violets shyly peep And all the earth in joy awakes From its long winter sleep.

How meet it is that Eastertime Should greet us with the spring, When newborn hope and life and breath is filling everything; When all the earth and sky proclaim The truth His grace has won, That after death's encircling sleep They, too, would rise again.

KATHERINE EDELMAN.
(© 1926, Western Newspaper Union.)

FASHION'S SHOW AT EASTERTIME
Two Displays Seem Part of Season's Observances.

With virtually every community throughout the civilized world commemorating Easter, it is not until the following Monday that perhaps the most picturesque of Easter celebrations—the annual egg rolling of the White House lawn—takes place.

The White House grounds on this day are not exactly barred to adults, but the guards at the various gates are instructed to permit no grown persons to enter the grounds unless they are acting as chaperons for youngsters. In other words, a child and an Easter egg constitute tickets of admission on this day of days among the 365.

Most of the egg rolling, egg eating and egg squashing—and of the latter there is a great deal—occurs on the spacious green-carpeted lawn to the south of the executive mansion. Here the gently rolling slope is eminently adapted to egg rolling, while the beautiful trees, shrubbery and flower beds provide truly sylvan surroundings, with the broad Potomac glistening in the picture.

Famous Band Entertains
One grassy elevation before the south portico is the famous United States Marine band, and while the little ones munch hard-boiled eggs, or crush those which should have been hard-boiled, but weren't, they are entertained by a selected program of music.

An exception to the general rule regarding the admission of the adults to the grounds is made in the case of the President and Mrs. Coolidge, who appear for a while, to enjoy the music and greet the children. For half an hour or more they pass among the little ones, often pausing to chat with them, and happy the child who has the good fortune to be singled out for conversation by the presidential couple.

Though the commemoration of the Easter festival prevails throughout Christendom, and is observed in some manner in every village and hamlet of the United States, particularly now that sunrise services are becoming more and more popular, there are at least two observances of the season without mention of which no account of the festival would be complete. These are the annual fashion display on the boardwalk at Atlantic City, and the fashion parade on Fifth avenue, New York city.

Last year, despite somewhat threatening skies, it is estimated that no less than 200,000 persons paraded the boardwalk in their Easter finery, and Fifth avenue made an equally impressive showing.

Commerce Takes Hand.
Aside from the apparently frivolous aspect of these fashion demonstrations, however, they are coming to have a very real commercial importance. It is in these parades that styles for the coming season in both male and female wearing apparel are set, and it probably would be found that a startling percentage of those in the throngs of the boardwalk and Fifth avenue were in some way or other

connected with the clothing, haberdashery or millinery industry.

Manufacturers, designers and buyers from the great department stores and exclusive mode shops are there, as well as less affluent, but no less earnest, village dressmakers and milliners from the nearby towns, all eager for the dernier cri in styles.

By the same token, the artist, with pad and pencil, has become so common a sight at these gatherings as to pass almost unnoticed. Let a model, kin from some exclusive women's wear shop appear sporting the latest creation of its chief designer, and she is likely to find herself with a self-appointed escort of four or five of these sketch artists, wielding their pencils for dear life, and utterly oblivious of the rest of their surroundings.

The week following, the houses they represent, and by whom they are often paid relatively high salaries, will be able, thanks to the sketches, to offer the same model at perhaps a lower figure than that quoted by the original designer.

Two Great Reasons for Rejoicing at Easter

While the earth remaineth, Seedtime and harvest, Cold and heat, Summer and winter, Day and night Shall not cease.

The happy coincidence which brings the spring of the year and Easter day so close together makes for a very joyous occasion. In fact the word Easter is derived from Eostre, who was the Goddess of Light, or Spring, which makes the association between the two even closer.

But even Christmas does not carry the glad promise of Easter. Socially, the season has come to mean the resumption of more formal and larger gatherings after the comparative quiet of Lent. And the children find in the legends of the Easter hare and the enthusiastic pursuit of his colored eggs, the same mystery that has made Santa Claus live through the ages.—Exchange.

LIFE'S SPRINGTIME

Symbolical of Easter is this little maid, with all life's hopes and joys stretching before her.

REVELS MARKED EARLY EASTER
Relaxation Allowed After Rigors of Long Lent.

Many of the early customs of Easter time were of pre-Christian origin, but were in some way symbolic of joy and, therefore, were kept up as late as the Seventeenth century.

In France and Germany handball was one of the Easter amusements. The ball was supposed to represent the sun, which was believed to take three leaps in rising on Easter morning. Bishops, priests and monks, after the strict discipline of Lent, used to play ball during Easter week. The ball game was also connected with a dance and was performed in the church to the strains of the "Victime Paschale." England also observed Easter with the game of ball, and there the municipal corporation engaged with due parade and dignity. We are told that at Bury St. Edmunds, in recent years, this Easter sport was kept up by twelve old women. After the game a banquet was held and a homily on the feast was read.

Odd Customs.
A peculiar custom was observed on Easter Monday when the women had a right to strike their husbands, and return the compliment. We read of another peculiar custom in northern England. On Easter Sunday the men paraded the streets and claimed the privilege of lifting each woman three times from the ground; receiving in payment a kiss or sixpence. The next day the women were allowed the same privilege. In Germany the men were not so gentle, for it was the custom of the men servants to whip the maid servants with switches on Easter, and on Monday the maids were allowed to whip the men. They could, however, secure their release with Easter eggs.

Easter Fire.
The Easter fire is perhaps more familiar to us because the Catholic church has adopted the observance into its Easter ceremonies. The Easter fire, in the earlier times, was lit on the top of mountains and was kindled from a new fire drawn from wood by friction. This custom was of pagan origin, signifying the victory of spring over winter, for in some places a figure was thrown into the fire symbolizing winter, but to the Christians, it signified Judas the traitor.

At Constantinople the Greeks gathered in the cemetery of Pera, where a festival was held. A custom that still prevails among some of the foreign born of our own country is that of blessing the homes and also the food, which was prohibited during Lent.

Though we think these customs are quaint, perhaps peculiar, we have one of our own when on Easter Monday the children gather on the lawn of the White House in Washington for the annual "egg rolling" contest.—Kansas City Star.

Easter Gift for Pope
An English lady once sent the pope an egg of ivory lined with white satin. Inside the golden yolk of the egg was a ruby set with diamonds.

Howe About—
By ED HOWE

(Copyright by The Bell Syndicate, Inc.)
Men no more than half believe in the big ideas; and half the time the big ideas are stolen.

Everyone of fair intelligence knows the importance of modesty. Braggart will not do, if one hopes to get along; people themselves are braggarts, and quickly condemn the habit in others.

I have often observed the studied attempts of people to be modest, and that it comes hard with them: they want to brag, but know it is not advisable to do so, and so refrain as much as they can.

Modesty is a civilized, a cultivated habit: a man's natural instinct is to advertise impudently and claim more than he is entitled to.

But he has somehow learned the value of modesty, and tamely tries to practice it.

It is an old saying that if you remain quiet, and permit a man to talk freely, he will give himself away: tell his secrets, lay bare his motives, display his weaknesses. . . . Same way with a writer: you can tell what sort of man he is by looking over his complaints and notions. I can always tell—or think I can—whether I would like to personally know a writer. I was reading a woman lately, and decided she is the sort of woman everyone runs from.

An old saying is "A penny for your thoughts." . . . the offer is not high enough; some thoughts would not be confessed for a million dollars.

Abuse is not a bad thing for men, although it is ruinous to women. I know two men who were rather cocky, and who became the subjects of very venomous newspaper abuse, much of it untrue. It actually did both men good: they became more modest, more effective. If a man abuses a woman he is knocked down, but cheered if he abuses a man.

I know a man and his wife who have a fourteen-year-old daughter they call "Babe," although they are properly trying to get out of the habit, and call her by her real name, which is Frances.

They worry a good deal about Frances, although she is one of the nicest girls in town. The other day the father said to her:

"Frances, what do you want us to do? Do you want your parents to let you go your own way, and take no interest in your welfare? Do you want us to give up advising you? We are older, and have had more experience. Do you object to our taking an interest in you, and trying to direct your course? Do you want us to accept your judgment in everything, and make no suggestions about anything?"

Frances' mother was present, and rather proud of her husband, he had put the case so forcibly, so gently; so effectively, she hoped.

But the mother was floored when Frances answered her father's question, as follows:

"Well, yes."

In every family where there is a fourteen or fifteen-year-old girl there is a similar controversy. Is Frances right, or are the parents? And can anything be done to settle it?

Frances is nice; her parents are nice. But here is a misunderstanding that results in much unhappiness. Since time began, parents have presumed to advise fourteen-year-old daughters. Have parents always been wrong, or have they been right?

Parents, particularly American parents, have made a great many concessions. Have they made too many, or not enough?

I seem to be seeking advice. I am not; my mind is already made up. And, being elderly, you know what my opinion is.

The father should not have asked Frances that question: he should have known what her opinion was, at fourteen.

The doctors strip babies and investigate them by certain rules. Weight, so much; chest, so much; eyes, so much; head, so much; lungs, so much. Then they add up the total.

They have examined several million and never found a perfect one. They confess it: not one scored 100 per cent.

Are their rules too strict?
If there are no such babies as they are looking for, why continue the search? Why not reduce their figures and cheer an occasional mother with the statement that her baby is all right? For millions of babies are all right and have as good parents as the Lord ever intended they should have.

Why should doctors, of all men, abuse our babies by demanding a perfection that never did exist and cannot exist?

The little old ratty doctors who are demanding perfection in babies were themselves babies once. Did they score 100 per cent?

As adults do they live longer than others? Do they practice all the good advice they give their patients? Are they above the human frailties of decaying teeth, bowlegs, baldness, bad hearing, bad digestion, gout?

Then why all this talk about perfect babies and perfect men and their indignation when none are found?

WOMEN FIGHT POWERFUL FOE
Struggle Against Ill Health

Find a Faithful Ally in Lydia E. Pinkham's Vegetable Compound



MRS. ADOLPH HANSEN
HOLMQUIST, SOUTH DAKOTA

Holmquist, South Dakota.—"I can not begin to tell you how much good Lydia E. Pinkham's Vegetable Compound has done for me. I was sick for about four years. I could not sleep, and I was always worrying, so one day we saw your advertisement in a paper, and I made up my mind to try the Vegetable Compound. I bought one bottle and did not see any change, so I got another bottle.

At the second bottle I began to feel better and I have used the Vegetable Compound ever since, whenever I feel badly. I recommend it and I will answer any letters asking about it."—Mrs. ADOLPH HANSEN, Holmquist, South Dakota.

Could Work Only Two Hours
Eacanto, Calif.—"I bless the day I began taking Lydia E. Pinkham's Vegetable Compound. I was so weak and tired all the time I could not work more than two hours each day, then had to go to bed for the rest of the day. I read so much about the Vegetable Compound and I was so weak that I decided to try it. I now do my own housework—washing, scrubbing, and ironing—and then help my husband with his garden. I do not have that worn-out feeling now. I advise every woman to give your wonderful medicine a trial, and I will answer any letters I receive from women asking about it."—Mrs. STELLA LAY, 700 Jamaica Road, Eacanto, Calif.

A woman who is fighting for her health and her family's happiness is a valiant soldier. She wages her battle in her own kitchen. She has no thrilling bugles to cheer her on, no waving banners.

If you are fighting this battle, let Lydia E. Pinkham's Vegetable Compound be your ally, too.

Diver's Explorations
Depths greater than 200 feet have been reached by divers. Chief Gunner's Mate Frank Orille, U. S. N., broke the record when he attained a record of 288 feet to locate the sunken submarine F-4 in Honolulu harbor. Thirty-five fathoms, equal to a pressure of about 100 pounds, is regarded as the average depth for divers of experience and good physique.

Seek to Rout Pneumonia
Physicians are now studying diligently new serums by which it is hoped to reduce the pneumonia death rate considerably. It is estimated by conservative medical statisticians that in the United States annually 140,000 persons die directly and indirectly from the disease. Heart disease constitutes, however, to be the principal cause of death.

Children Cry for

Fletcher's CASTORIA

MOTHER—Fletcher's Castoria is a pleasant, harmless Substitute for Castor Oil. Paregoric, Teething Drops and Soothing Syrup, especially prepared for Infants in arms and Children all ages.

To avoid imitations, always look for the signature of *Dr. J. C. Fletcher*. Proven directions on each package. Physicians everywhere recommend it.

Careful
Doctor—Yes, it's a bit more serious than you thought, and I'm afraid she'll require my attention for several months.

Plumber—Would that be piece-work or a time job for you, doctor?—Paying Show.

Mutual Desire
"I'd like to see your father, son." "So would his, mister. He hasn't been home for a week."

The things that come to those who wait are seldom what they started in to wait for.

Demand

BAYER

ASPIRIN

SAY "BAYER ASPIRIN"—Genuine

Unless you see the "Bayer Cross" on tablets, you are not getting the genuine Bayer Aspirin prescribed by physicians and proved safe by millions over 25 years for

Colds Headache Neuritis Lumbago
Pain Neuralgia Toothache Rheumatism

DOES NOT AFFECT THE HEART

Safe

Accept only "Bayer" package which contains proven directions. Handy "Bayer" boxes of 12 tablets. Also bottles of 24 and 100—Druggists.

Aspirin is the trade mark of Bayer Manufacturing of Monrovia, California of Germany.

British Pin Makers Enveloped in Gloom

One London firm attributes a loss of \$50,000 a year to the vagaries of women's fashions. The firm manufactures hairpins and hatpins. Before the present urge for small hats and shingled hair the firm did a flourishing business in pins. Now, with pins about as antiquated as bustles, it does hardly any business. Not only the ordinary straight pin, but the old reliable safety pin has gone out of fashion. Manufacturers of safety pins bewail the fact that women seem no longer to be pinning themselves together. They blame lingerie-clasps, dome fasteners and other modern "gadgets" for the decline in their business. Americans too, are blamed by the British needle and pin manufacturers. Before the war the United States produced hardly any pins; now it manufactures millions—and puts a 35 per cent duty on all that are imported. For all of these reasons the pin business in England is having hard times.

How Specialization Has Improved World

"This is the age of specialization," said Charles M. Schwab, "and where there is specialization there is not only better work, but more harmony, and where there is harmony there is happiness."

"In the old days it seemed that no one wanted to stick on his particular job. Everyone wanted to do what the other fellow was doing, without regard to any special fitness, and usually it resulted as did the encounter between little Bobby and Elaine."

"Elaine came in to her mother, crying and rubbing her nose because she and Bobby had been running and bumped together."

"How did it happen?" asked mother.

"Between sobs Elaine explained: 'Both of us trying to be in the same place.'"

"—Los Angeles Times."

China's Backward Step

Shanghai again has a public headman, and as in Manchuria, his ghastly handiwork is being exhibited on the borders of the international settlement as a gruesome warning to the potential spy and criminal. Since the invasion of the Shanghai area by Sun Chuan-fang's Chekiang soldiers, two public decapitations have taken place. In one a spy suspect was put to death. The other was a triple execution, three men, convicted of having committed a robbery, being beheaded. In each instance, the bodies and heads were on public exhibition near the Shanghai North railway station. The head of still another victim, a spy suspect, was brought to Shanghai from Nanking. After being exhibited for two days in a bird cage at the railway station, it was returned to Nanking.

Asbestos More Popular

That there has been a great increase in the use of asbestos in building materials in the last two years is shown by a report just issued by the Department of Commerce. In 1921 the total value of these products was \$5,167,773, while in 1923, according to the biennial census of manufacturers, it was \$8,252,110. Throughout the industry covering the entire country there was an increase of 109.4 per cent in the manufacture of asbestos products, not including textiles.

Signs to Aid Aviators

Money has been appropriated and Mormon church authorities have approved plans to paint gigantic letters spelling "Salt Lake" or "Salt Lake City" on the roof of the famous Mormon tabernacle. The sign was decided upon in the hope that it would aid aviators.

Jap Students Must Drill

Military drill was made compulsory in the middle-grade and college schools of Japan last April. The system has been extended to 41 universities and colleges, 35 higher schools, 63 normal schools, 577 middle schools and 320 commercial schools.

Veteran Printer

Philip Coghlan, printer for the St. Louis Post-Dispatch, is believed to be the oldest printer in the United States. He has celebrated his ninety-third birthday and has spent nearly twenty-eight years at the printer's press. And he vows that he's anywhere near ready to retire yet.

Mighty Telescope Is Located in Vancouver

It is perhaps not known to the average citizen of the United States that the largest and most powerful instrument for studying the realm of the skies ever constructed since Galileo looked through the first telescope is owned and operated by our next-door neighbor, British Columbia. It is located at Victoria and weighs 55 tons.

The number of stars visible to the naked eye is about 5,000. The optical giant above mentioned reveals at least 300,000,000. The tube is large enough for an ordinary motor car to pass through it, yet notwithstanding its size a pull of only five pounds on the upper end is sufficient to set the instrument in motion.

The mirror is the largest in the world. It is a massive slab of glass six feet in diameter, which at its edge is 12 inches thick. Many months were spent in grinding and polishing the glass and in boring a hole 10 1/2 inches in diameter through its center. When completed the surface received a thin coating of silver, deposited by chemical means. This giant mirror weighs nearly two tons.

IN MERRIE ENGLAND



First Noble Lady—Forget the prince, my dear—there are other big fish in the sea.

Second Ditto—Yes; but they're not Wales.

Tracing Lost Volcano

Minneapolis finds it is built over the ashes of an ancient volcano, which did business in what is now Kentucky, ages ago when the earth was young, says Capper's Weekly. A layer of white clay an inch thick in Minneapolis stone quarries has been identified as the bentonite clay found in Alabama, Kentucky and Tennessee, and in beds six and seven feet thick in Kentucky, where the volcano wore down to sea level long ago and disappeared. At the time of the eruption a great sea occupied the whole eastern part of the United States and this volcano was on the edge of it.

Odd Reason for Dredging

Superstition has caused Kuo Chuen-yen, a Hongkong millionaire, to give \$200,000 for the restoration of two rivers to their original channels. At Ni-Shan, in Shantung province, birthplace of Confucius, the Chu and Sze are silting up, thus, according to superstition, being responsible for a gradual decline in classical learning in China. Mr. Kuo, therefore, decided to assist classical education by having the streams dredged and returned to their original beds.

Restoring Haddon Hall

In order that he may devote his whole time to the restoration of Haddon hall, the historic home of Dorothy Vernon, the duke of Rutland has decided to give up his town house in London. He has taken charge of the work of restoration, determined that every new feature of the hall and the grounds shall be in keeping with its period and romantic associations.

Woman's Big Success

Four years ago Mrs. J. P. Price, an English woman, went to Rhodesia to seek a fortune by farming. Her only experience of farming had been gained in England during the war. Yet she has successfully developed a large area of country; her farm, in fact, has become one of the show places of South Africa. It was visited by the prince of Wales on his recent tour.

New Process Valuable

A process has been developed for rubber-plating metallic articles in much the same way that metals are silver-plated. The new discovery is believed to open up to the manufacturer an entirely new group of possibilities in countless rubber articles.

THE TERMINAL

ISSUED EVERY FRIDAY
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FRIDAY, April 2, 1926

Telephone's Phenomenal Growth

The first transcontinental telephone line was established from New York to San Francisco only eleven years ago, by way of Chicago and Denver.

A second transcontinental line has recently been completed from Los Angeles through Texas to New Orleans, with lateral lines connecting at San Francisco with the first continental line; from El Paso to Denver and from Fort Worth to Chicago, as well as the existing lines from New Orleans north.

To think that the telephone was unknown until about 50 years ago is almost inconceivable. Its phenomenal growth has been due to its practical usefulness and the fact that its officials have always been men of high ability.

Radio Is Big Utility

Radio, once regarded as an agency for the amusement or diversion of a comparatively few, is rapidly gaining recognition as a utility affecting the lives of the general public, and observers predict an even greater movement in this direction.

One of the outstanding developments in broadcasting during the last year was the linking of many stations for important features. This process of "chain" broadcast is expected to move even more rapidly, during 1926.

Stabilization of the industry has made great progress, and the public is no longer delaying purchase of receiving sets because of a feeling that they are likely to be changed rapidly and improved.

It might be of value to Connecticut or any other state to investigate a type of five-inch asphalt concrete pavement which covers hundreds of miles of Oregon state highways and which in many instances has already stood up under the pound of motor truck, bus and passenger car traffic for more than 10 years, and appears to be able to stand many years more use, with little maintenance expense.

BABY CHIX—K. I. Keds (even color red to the skin) Earliest Rocks, Buck Minors, Golden Buff and White Leghorns, Lanced Wren, Enoch Crows, Seabright, California.

STATEMENT of the ownership, management, circulation, etc., required by the Act of Congress of August 24, 1912, of The Richmond Terminal, published weekly at Richmond, California, for April 2, 1926.

Publisher, editor, managing editor and business manager—George W. Ryan, Richmond, California.

Owner—George W. Ryan—Richmond, California. Known bondholders, mortgagees, and other security holders holding one per cent or more of total amount of bonds, mortgages, or other securities—NONE.

George W. Ryan, Publisher and owner, Richmond, California. Sworn to and subscribed to this 2d day of April, 1926.

Clare D. Horner, Notary Public. My commission expires June 23, 1929.

NOTICE TO VOTERS

Every person entitled thereto must register during the year 1925, thirty (30) days before the election at which he or she may desire to vote. Registration for Municipal Elections for towns of sixth class closes March 12, 1926.

Registration for August Primary Election closes July 31, 1926. Registration for General Election closes October 2, 1926.

Make application for registration to the County Clerk or any of his deputies. Dated: January 1, 1926.

County Clerk of Contra Costa County, State of California. The following persons are Registrars Deputies:

RICHMOND
A. C. Faris (chief), City Hall, Richmond; L. W. Broughan, City Hall, Richmond; E. L. Burg, 309 13rd St.; G. P. Gilmore, Standard Oil Co.; Miss Nina H. Leitch, 621 Bissell Ave.; H. G. Gordon, 121 Macdonald Ave.; M. J. Watson, 111 10th St.; Miss Georgia Johnson, 431 10th St.; Mrs. Ethel Moore, 152 Washington Ave.; Mrs. E. Butler, 600 Ripley Ave.; Mrs. Kathleen Maroney, 1211 Macdonald Ave.; Miss Long, 1013 Macdonald Ave.; Margaret L. Gately, 241 Cypress Ave.

Taking the Profit Out of War

By BERNARD M. BARUCH

Reprinted from The Atlantic Monthly.

Continued from page one

It is not necessary in case of another war.

If, in addition to this, the President in the future has the authority to fix prices and distribution of materials and labor, rent, and the use of man power, transportation, fuel and all the things necessary for the conduct of the war, any rise in prices will be prevented, even in anticipation of war.

There are many who claim that war is caused primarily by the desire of profit. I am not one of those. But if there is anything in this contention this plan will remove the possibility of anybody's making profits. Even if there are no men who desire war as a means of making profit, the fact that profits would be less in war than in peace, and that resources would be directed by the government, might have some active deterring influence on men of great resources. Instead of being passive, they might become active advocates of peace.

There are many people who are, for various reasons, afraid to discuss the subject during peace time and prefer to wait for war. There are also some great manufacturers who oppose any such plan because they are seriously interfered with during the war time.

Indeed, it has been the experience of some of those responsible for the industrial mobilization in the World War to remain the objects of venomous attack begun during the time that the necessities of the nation made it imperative to control activities and profits. Some critics were prominent manufacturers, who said: "Tell us what the government wants and we will all the orders, but don't interfere with the sale of the part of our product that the government does not want to use." That was unthinkable.

President Wilson decreed that fair prices for the government were fair prices for civilians. I must say, however, that the vast majority of American manufacturers rose to the situation in such a splendid way as to bring the following commendation from Woodrow Wilson: "They turned aside from every private interest of their own and devoted the whole of their trained capacity to the tasks that supplied the needs of the whole great undertaking. The patriotism, the unselfishness, the thorough going devotion and distinct capacity that marked their toilsome labors day after day, month after month, have made them firm mates and comrades to the men in the trenches and on the seas."

There are many men who are afraid that the adoption of this plan by Congress would give an impetus to socialism or communism or sovietism or whatever they may call it, because, they say, "If you show it can be done in war time there will be a demand that it be done in peace time." It cannot be done in peace time. There can be no great undertaking without a strong moving cause. In peace time the moving cause is personal initiative and payment for services performed. The substitute for that in war time is the common danger.

The War Industries Board was the foremost advocate of price fixing and distribution, and it had great power in this field, but when the Armistice came it recognized that peace conditions were being restored, and it was the first to change the war time order of things and to leave to the people themselves the readjustment of their affairs. I am satisfied that it is impossible for the government to do in peace time what I am advocating, although it becomes absolutely necessary in order to conduct a modern war successfully and to conduct it on a non-profiteering basis.

The application of this plan, besides making the nation a coherent unit in time of war, would impress upon every class in society a sense of its own responsibility in such event. If it were known that this universal responsibility would be enforced, no class—social, financial or industrial—could fail to understand that in case of war it would have to bear its share of the burdens involved and would have to make sacrifices of profit, convenience and personal liberty correlatively with those made by the soldiers in the field. To this extent the plan would act as a positive deterrent to any hasty recourse to force in an international controversy.

One thing that has definitely come from the war is the necessity of arranging affairs so that a portion of the population all the time be sent to the front to bear all the physical hardships and their consequences while others are left behind to profit by their absence. If applied at the outbreak, the War Industries Board (as it was functioning at the close of the World War) would prevent this and lessen, if not remove, the social and economic evils that come as the aftermath of war.

On the modern battleships labor-saving devices rivaling anything found in the modern home have been installed. On the battleship Tennessee, for instance, potatoes are peeled and bread is sliced by means of electric devices, which are accurate and economical.

LEGAL NOTICES NOTICE OF ADMINISTRATOR'S SALE OF REAL ESTATE AT PRIVATE SALE

In the Superior Court of the State of California, in and for the county of Contra Costa.

In the matter of the estate of Gus Johnson, deceased.

NOTICE is hereby given, that the undersigned, administrator of the estate of Gus Johnson, deceased, will sell at private sale to the highest bidder for cash in gold coin of the United States subject to confirmation of said Superior Court on or after Monday, the 12th day of April, 1926, all the right, title, interest and estate of said deceased, of, in and to all that certain lot, piece, parcel or tract of land situate, lying and being in the City of Richmond, County of Contra Costa, State of California, and more particularly described as follows, to-wit:

Being Lot No. 20 in Block "E" as said lot and block are delineated and shown upon that certain map entitled "Map of Richmond Tract being a subdivision of a portion of Lot No. 4 of San Pablo Rancho, Contra Costa County, State of California," recorded on the 30th day of November, 1901, in the office of the County Recorder of the county of Contra Costa, State of California.

Terms and conditions of sale—Cash in gold coin of the United States; deed and abstract at the expense of purchaser.

Bids or offers may be made after the first publication of this notice and before the making of sale. All bids and offers must be in writing and left at the law offices of J. E. Rodgers and A. F. Bray, attorneys at law, Byron Brown Building, Martinez, county of Contra Costa, State of California.

Dated March 23, 1926.

CHARLES E. DALEY,

Administrator of the Estate of Gus Johnson, Deceased.

J. E. Rodgers & A. F. Bray, Attorneys for Administrator, Byron Brown Building, Martinez, California. m25x2-9

NOTICE TO CREDITORS

In the Southern Division of the United States District Court for the Northern District of California, Second Division.

No. 14983 in Bankruptcy.

In the matter of William Warren, bankrupt.

To the creditors of William Warren, bankrupt:

Notice is hereby given that on the 15th day of March, 1926, the said William Warren was duly adjudicated a bankrupt and that the first meeting of his creditors will be held at the office of Wm. J. Hayes, Referee in Bankruptcy, 705 Easton Building, Oakland, California, on the 7th day of April, 1926, at 2 o'clock p. m., at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

Claims must be in the form required by the Bankruptcy Act and sworn to. Dated Oakland, California, March 23, 1926.

Referee in Bankruptcy in and for the Counties of Alameda and Contra Costa, State of California.

Wm. J. Hayes, mar 26

Will S. Roberson, Attorney for Bankrupt.

NOTICE TO CREDITORS

In the Southern Division of the United States District Court for the Northern District of California, Second Division.

No. 14984 in Bankruptcy.

In the matter of Charles Casar Matteri, bankrupt.

To the creditors of Charles Casar Matteri, bankrupt:

Notice is hereby given that on the 15th day of March, 1926, the said Charles Casar Matteri was duly adjudicated a bankrupt and that the first meeting of his creditors will be held at the office of Wm. J. Hayes, Referee in Bankruptcy, 705 Easton Building, Oakland, California, on the 7th day of April, 1926, at 2 o'clock p. m., at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

Claims must be in the form required by the Bankruptcy Act and sworn to. Dated Oakland, California, March 23, 1926.

Referee in Bankruptcy in and for the Counties of Alameda and Contra Costa, State of California.

Wm. J. Hayes, mar 26

Will S. Roberson, Attorney for Bankrupt.

NOTICE TO CREDITORS

In the Superior Court of the State of California in and for the County of Contra Costa.

In the matter of the Estate of Gus Johnson, deceased.

No. 6126.

Notice is hereby given by the undersigned administrator of the estate of Gus Johnson, deceased, to the creditors of, and to all persons having claims against, said decedent to file them, with the necessary vouchers, in the office of the clerk of the Superior Court of Contra Costa county, State of California, or to the said administrator at the law offices of J. E. Rodgers and A. F. Bray, Byron Brown Building, Martinez, California, the same being designated as the place of business in all matters connected with said estate, within four months after the first publication of this notice.

Dated February 18th 1926.

CHARLES E. DALEY,

Administrator of the Estate of Gus Johnson, deceased.

J. E. Rodgers & A. F. Bray, attorneys, Byron Brown Bldg., Martinez, Cal. 1926

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132 For Your

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